

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin S. Jones
Linda L. Jones
Debtors

Case No. 17-03221-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: REshelman
Form ID: pdf002

Page 1 of 2
Total Noticed: 61

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.

db/jdb
4953375 +Kevin S. Jones, Linda L. Jones, 1055 Memorial Avenue, Williamsport, PA 17701-4668
4953373 +BB&T, 204 Hepburn Street, Williamsport, PA 17701-6515
4953372 +Bank of America, 9385 N. 56th Street, Tampa, FL 33617-5505
4953374 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
4953376 Bayview Loan Servicing LLC, PO Box 650091, Dallas, TX 75265-0091
4953377 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
4953378 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4958204 Citicorp Trust Bank, PO Box 6243, Sioux Falls, SD 57117-6243
City of Philadelphia, Department of Revenue, Water Revenue Bureau, PO Box 41496,
Philadelphia, PA 19101-1496
4953379 Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
4953380 Comenity Capital Bank/GAME STOP, PO Box 182120, Columbus, OH 43218-2120
4953384 DSNB/Macys, PO Box 8218, Mason, OH 45040-8218
4953382 Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
4953386 Fashion Bug, 1103 Allen Dr., Milford, OH 45150-8763
4953387 HSBC Value City, 4500 S. Damen Ave., Chicago, IL 60609-3013
4953388 JP Morgan Chase, PO Box 24696, Columbus, OH 43224-0696
4953394 Marcus Goldman Sachs, PO Box 45400, Salt Lake City, UT 84145-0400
4953399 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
4953400 PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703
4953407 +++SERVICE FIRST FEDERAL CREDIT UNION, 1985 MONTOUR BLVD, DANVILLE PA 17821-8160
(address filed with court: Service First Federal Credit Union, 1419 Montour Boulevard,
Danville, PA 17821-9122)
4953404 Santander Bank, 450 Penn Street, Reading, PA 19602-1011
5000116 +Santander Bank, N.A., 601 Penn St., MC: 10-6438-FB7, Reading, PA 19601-3563
4953405 Sears Charge Plus, PO Box 6275, Sioux Falls, SD 57117-6275
4953406 Sears Mastercard, PO Box 6275, Sioux Falls, SD 57117-6275
4953408 Spirit of America National Bank, 1103 Allen Drive, Milford, OH 45150-8763
4953409 Sunoco Citibank CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
4953410 +Susquehanna Bancshares, PO Box 1847, Wilson, NC 27894-1847
4998877 THE BANK OF NEW YORK MELLON FKA THE BANK, Bank of America, PO BOX 31785,
Tampa, FL 33631-3785
4953420 +Trident Asset Management, PO Box 888424, Alpharetta, GA 30356-0424
4953385 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Elan, PO Box 790408, Saint Louis, MO 63179-0408)
4953422 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4960072 E-mail/Text: bankruptcy@bbandt.com Dec 13 2017 18:57:48 BB&T, PO Box 1847,
Wilson NC 27894
4956528 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 13 2017 18:58:11
Bayview Loan Servicing, 4425 Ponce De Leon Boulevard 5th Floor,
Coral Gables, FL 33146-1837
4953381 E-mail/PDF: creditonebknofications@resurgent.com Dec 13 2017 19:00:28 Credit One Bank,
PO Box 98872, Las Vegas, NV 89193-8872
4990039 E-mail/Text: mrdiscen@discover.com Dec 13 2017 18:57:42 Discover Bank,
Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
4953383 E-mail/Text: bankruptcy.bnc@ditech.com Dec 13 2017 18:57:50 Ditech, PO Box 94710,
Palatine, IL 60094-4710
4991848 E-mail/Text: bankruptcy.bnc@ditech.com Dec 13 2017 18:57:50
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
4953389 +E-mail/Text: BKRMailOPS@weltman.com Dec 13 2017 18:57:52 Kay Jewelers, 375 Ghent Road,
Fairlawn, OH 44333-4600
4953390 E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 13 2017 18:58:06 Keybank NA,
4910 Tiedeman Road, Cleveland, OH 44144-2338
4953391 E-mail/Text: bnckohlsnotices@becket-lee.com Dec 13 2017 18:57:45 Kohl's Department Store,
PO Box 2983, Milwaukee, WI 53201-2983
4953392 E-mail/Text: bk@lendingclub.com Dec 13 2017 18:58:12 Lending Club Corp,
71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
4953393 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:23 Lowe's Synchrony Bank,
PO Box 530914, Atlanta, GA 30353-0914
4953395 E-mail/Text: bankruptcydpt@mcmcg.com Dec 13 2017 18:58:01 Midland Credit Management Inc.,
2635 Northside Drive, Suite 300, San Diego, CA 92108-2709
4953396 E-mail/Text: bankruptcydpt@mcmcg.com Dec 13 2017 18:58:01 Midland Funding LLC.,
2635 Northside Drive, Suite 300, San Diego, CA 92108-2709
4953397 E-mail/Text: Bankruptcy@nragroup.com Dec 13 2017 18:58:21 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4954203 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 13 2017 19:21:20
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4953402 E-mail/Text: bankruptcyntices@psecu.com Dec 13 2017 18:58:15 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4953398 E-mail/Text: bankruptcynotices@psecu.com Dec 13 2017 18:58:16
Pennsylvania State Employees Credit Union, PO Box 67013, Harrisburg, PA 17106-7013

4953401 E-mail/Text: admin@paypps.com Dec 13 2017 18:58:17 Professional Placement Services LLC,
PO Box 612, Milwaukee, WI 53201-0612

4999699 E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2017 18:57:54
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4953411 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:12 SYNCB/AMEX, PO Box 965005,
Orlando, FL 32896-5005

4953412 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:12 SYNCB/Dick's Sporting Goods,
PO Box 956005, Orlando, FL 32896-5005

4953413 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:39 SYNCB/Home Design HVAC,
PO Box 965036, Orlando, FL 32896-5036

4953414 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:24 SYNCB/JC Penney's,
PO Box 960090, Orlando, FL 32896-0090

4953415 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:24 SYNCB/Old Navy, PO Box 965005,
Orlando, FL 32896-5005

4953416 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:24 SYNCB/QVC, PO Box 965005,
Orlando, FL 32896-5005

4953417 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:40 SYNCB/Sams, PO Box 965005,
Orlando, FL 32896-5005

4953418 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:12 SYNCB/TJX CO. PLCC,
PO Box 905015, Orlando, FL 32896-5005

4953419 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:12 SYNCB/WALMART, PO Box 965024,
Orlando, FL 32896-5024

4953403 E-mail/PDF: gecsedirecoverycorp.com Dec 13 2017 19:00:25 Sam's Club/GEGRB, PO Box 530942,
Atlanta, GA 30353-0942

4953421 E-mail/Text: bnc-bluestem@quantum3group.com Dec 13 2017 18:58:15 WEBBANK/FINGERHUT,
6250 Ridgewood Road, Saint Club, MN 56303-0820

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bayview Loan Servicing, LLC ASwartz@mwc-law.com,
ecfmail@mwc-law.com

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

Jerome B Blank on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York,
Et.Al pamb@fedphe.com

Scott A. Williams on behalf of Debtor 2 Linda L. Jones scottawilliams@verizon.net

Scott A. Williams on behalf of Debtor 1 Kevin S. Jones scottawilliams@verizon.net

United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 7

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:**Jones, Kevin S.
Jones, Linda L.

: CHAPTER 13
 : CASE NO. 4:17-bk-03221
 :
 : CHAPTER 13 PLAN
 : (Indicate if applicable)
 : []# MOTIONS TO AVOID LIENS
 : []# MOTIONS TO VALUE COLLATERAL
 :
 : [X] ORIGINAL PLAN
 : [] AMENDED PLAN
 : (Indicate 1st, 2nd, 3rd, etc.)

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan

PLAN PROVISIONS**DISCHARGE: (Check one)**

- [X] The debtor will seek a discharge of debts pursuant to Section 1328(a).
 [] The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

NOTICE OF SPECIAL PROVISIONS: (Check if applicable)

- [] This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in Section 8 of this plan. Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean that the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.

I. PLAN FUNDING AND LENGTH OF PLAN**A. Plan Payments**

1. To date, the Debtor(s) has paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor(s) shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor(s) shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 17,570.40, plus other payments and property stated in Section 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payments	Total Payment
1	60	292.84		17,570.40
Total Payments:				17,570.40

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and the attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding accordingly. Debtor(s) is responsible for all post-petition mortgage payments due prior to the initiation of conduit mortgage payments.
3. Debtor(s) shall take appropriate action to ensure that all applicable wage attachments are adjusted to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor(s) is at or under median income
☒ Debtor(s) is over median income. Debtor(s) calculates that a minimum of \$ 126,710.00 must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

B. Liquidation of Assets

1. In addition to the above specified plan payments, Debtor(s) shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by _____. If the property does not sell by the date specified, then the disposition of the property shall be as follows:
2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:
3. The Debtor estimates that the liquidation value of this estate is \$ 126,710.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

2. SECURED CLAIMS

- A. Pre-Confirmation Distributions Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account#	Estimated Monthly Payment
------------------	---------	----------	---------------------------------

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

- B. Mortgages and Other Direct Payments by Debtor Payments will be made outside the plan according to the original contract terms, with no modification of contract terms, unless otherwise agreed to by the contracting parties, and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim
Bayview Loan Servicing LLC	1055 Memorial Ave, Williamsport, PA 17701-4668	883.90	73,452.70
Pennsylvania State Employees CU	2012 Jeep Grand Cherokee	400.00	27,350.00
Service First Federal Credit Union	2010 Chrysler Sebring Limited 2dr Convertible (3.5L 6cyl 6A)	0.00	2,920.00

- C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
None				

- D. Secured Claims Paid According to Modified Terms These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
None					

* "PLAN " INDICATES THAT THE DEBTOR(S) PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO

ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

E. Other Secured Claims (Including conduit payments)

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
None				

F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor's right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered
Bank of America	5832 Windsor Ave, Philadelphia, PA 19143-5220
Ditech	5832 Windsor Ave, Philadelphia, PA 19143-5220
PNC Bank Mortgage Service	5834 Windsor Ave, Philadelphia, PA 19143-5220
PNC Bank Mortgage Service	5836 Windsor Ave, Philadelphia, PA 19143-5220

G. Lien Avoidance The Debtor moves to avoid the following judicial and/ or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral
None	

THE DEBTOR(S) PROPOSES TO AVOID THE JUDICIAL LIEN OF THE CREDITOR(S) IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION AND ALLOWANCE OF EXEMPTIONS PURSUANT TO § 522(f). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE JUDICIAL LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR(S) WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR(S) MUST FILE A TIMELY OBJECTION TO THIS PLAN. OTHERWISE, CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

H. Optional provisions regarding duties of certain mortgage holders and servicers.
Property of the estate vests upon closing of the case, and Debtor elects to include the following provisions. (Check if applicable)

- ☐ Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and/or deeds of trust on the principal residence of the Debtor to do the following:
- (1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. If the plan provides for an allowed payment of post-petition arrearages as set forth in Section 2C, apply those payments to only the post-petition arrearages.

- (2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan for the sole purpose of precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.
- (3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

3. PRIORITY CLAIMS

- A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under Section 8:

Name of Creditor	Estimated Total Payment
None	

B. Administrative Claims

- (1) Trustee fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.

- (2) Attorney fees. Check one box:

- ☒ In addition to the retainer of \$0.00 already paid by the Debtor, the amount of \$ 2,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- ☐ \$ _____ per hour, to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the requested amount of compensation approved by the Court pursuant to L.B.R 2016-2(b).

- (3) Other administrative claims.

Name of Creditor	Estimated Total Payment
None	

4. UNSECURED CLAIMS

- A. Claims of Unsecured Nonpriority Creditors Specially Classified Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
None				

- B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds

remaining after payment of the other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
None						

6. **REVESTING OF PROPERTY: (Check One)**

☒ Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)

☐ Property of the estate will vest in the Debtor upon closing of the case.

7. **STUDENT LOAN PROVISIONS**

A. Student loan provisions This plan does not seek to discharge student loan(s) except as follows:

(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payments

8. **OTHER PLAN PROVISIONS:**

A. Include the additional provisions below or an attachment(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

9. **ORDER OF DISTRIBUTION:**

Payments from the plan will be made by the Trustee in the following order:

Level 1: Adequate protection payments

Level 2: Debtor's attorney's fees

Level 3: Domestic Support Obligations

Level 4: Priority Claims, pro rata

Level 5: Secured claims, pro rata

Level 6: Specially classified unsecured claims

Level 7: General unsecured claims

Level 8: Untimely filed unsecured claims to which the debtor has not objected

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by

the Trustee using the following as a guide:

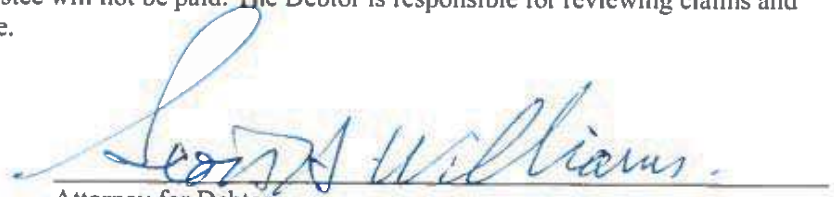
- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: General unsecured claims.
- Level 8: Untimely filed unsecured claims to which the Debtor has not objected.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Claims filed after the bar date that are not properly served on the Trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

Dated: 10-26-17



Attorney for Debtor



Debtor



Joint Debtor